



Order Filed on December 14, 2017  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284  
Chapter 13 Standing Trustee  
30 TWO BRIDGES ROAD  
SUITE 330  
FAIRFIELD, NJ 07004-1550  
973-227-2840**

IN RE:

CHRISTOPHER BAILEY  
JUDITH A. BAILEY

**Case No.: 16-22255 VFP**

**Hearing Date: 12/7/2017**

**Judge: VINCENT F. PAPALIA**

**Debtor is Entitled To Discharge**

**ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION**

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

**DATED: December 14, 2017**

  
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**Honorable Vincent F. Papalia  
United States Bankruptcy Judge**

Case No.: 16-22255 VFP

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

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The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 11/1/2017, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 7/1/2016, the Debtor shall pay the Standing Trustee  
the sum of \$15,700.00 paid into date over 16 month(s), and then  
the sum of \$740.00 for a period of 44 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586. The unsecured creditors shall receive on a pro rata basis, the balance remaining from the payments set forth in this paragraph, after payment of all administrative, priority & secured claims (i.e., Pot Plan); and it is further
- ORDERED, that should the Debtor fail to make plan payments for a period of more than 30 days, the Standing Trustee may file with the Court and serve upon the Debtor and Debtor's Counsel, a Certification of Non-receipt of Payment and request that the Debtors case be dismissed. The Debtor shall have fourteen (14) days from the date of the filing of the Certification to file with the Court and serve upon the Trustee a written objection to such Certification; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

**Certificate of Notice Page 3 of 3**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Christopher Bailey  
Judith A. Bailey  
Debtors

Case No. 16-22255-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 14, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 16, 2017.

db/jdb +Christopher Bailey, Judith A. Bailey, 14 South Hall Court, Wayne, NJ 07470-2983

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 16, 2017

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 14, 2017 at the address(es) listed below:

Christopher J. Balala on behalf of Joint Debtor Judith A. Bailey cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
Christopher J. Balala on behalf of Debtor Christopher Bailey cbalala@scuramealey.com, ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
David L. Stevens on behalf of Joint Debtor Judith A. Bailey dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
David L. Stevens on behalf of Debtor Christopher Bailey dstevens@scuramealey.com, cbalala@scuramealey.com; ecfbkfilings@scuramealey.com; dsklar@scuramealey.com; ascolavino@scuramealey.com; dmedina@scura.com  
Denise E. Carlon on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Francesca Ann Arcure on behalf of Creditor CIT Bank, N.A. as servicer for Wilmington Trust, National Association, as Successor Trustee to Citibank, N.A., as Trustee for Bear Stearns Asset Backed Securities Trust 2007-2, Asset Backed Certificat nj\_ecf\_notices@buckleymadole.com, NJ\_ECF\_Notices@McCalla.com  
John R. Morton, Jr. on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Justin Plean on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com, bkyecf@rasflaw.com; ras@ecf.courtdrive.com  
Laura M. Egerman on behalf of Creditor Indymac Mortgage Services bkyecf@rasflaw.com, bkyecf@rasflaw.com; legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor CITBank, N.A., fka OneWest Bank, N.A., fka OneWest Bank, FSB rsolarz@kmlawgroup.com

TOTAL: 11